

Retiree MATTERS

News for City of
San Antonio Retirees

Adopted Budget Edition



Issue 68 - October 2026

The City of San Antonio's FY 2027 Operating and Capital Budget was adopted by the Mayor and City Council on September 17, 2026. The budget includes an ad hoc Cost-of-Living Adjustment (COLA) for retirees and calls for the three (3) current retiree medical plans to again be made available in 2027. As the City continues to face budget challenges, including increasing health care costs, medical premiums for both active employees and retirees will be impacted. We are looking at higher premiums across all City medical plans, including civilian, Pre-65 retirees, and Post-65 retirees.

The issue of higher medical costs and lower contributions from the Centers for Medicare and Medicaid Services is having an even heavier impact on the 2027 Medicare premiums. We are committed to doing all we can to mitigate future increases.

Included in this issue of *Retiree Matters* are more details, as well as the 2027 monthly health care premiums. We thank you for your years of service to our City organization and community.

Cost-of-Living Adjustment (COLA)

The FY 2027 Adopted Budget includes a **1.9% ad hoc Cost-of-Living Adjustment** for City retirees beginning in January 2027. Please note, you must have been retired from the City in 2025 or earlier to be eligible for the COLA. Those who retired after December 31, 2025, are not eligible to receive the COLA per TMRS statute.

2027 Retiree Medical Plans

Medicare Retiree Health Plans—Aetna will continue administering Medicare Advantage plans for post-65 retirees—the **Medicare Advantage Standard PPO, Enhanced PPO, and the Pharmacy-Only plan**.

Non-Medicare Retiree Health Plans—Blue Cross and Blue Shield of Texas will continue administering plans for pre-65 retirees—**Consumer Choice PPO, New Value PPO, and Blue Essentials HMO**.

A chart with medical premiums is provided for you on page 2. If you wish to remain in the same medical plan you have now, **you do not need to take any action** as your existing coverage will roll over to 2027. If you would like to enroll in a different plan, you must enroll during the annual enrollment dates listed on page 3.

Dental and Vision Health Benefits—Dental insurance through **Humana Insurance** and vision insurance through **Vision Service Plan (VSP)** will continue to be available to you.

There are **no changes to dental and slight changes to vision premiums for 2027**. If you currently have dental and/or vision coverage and would like to continue it, **you do not need to take any action** as your existing coverage will roll over to 2027. If you do not have vision or dental insurance and would like coverage in 2027, you must enroll during the enrollment dates listed on page 3.

Retiree Matters—Special FY 2027 Adopted Budget Edition

2027 Non-Medicare Premiums (Monthly)						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	10+	5-9
Consumer Choice PPO						
Retiree Only	\$170.16	\$187.30	\$203.22	\$246.06	\$616.85	\$1,233.69
Retiree + 1	\$340.33	\$374.61	\$406.43	\$492.13	\$1,233.69	\$2,467.38
Retiree + 2 or more	\$510.49	\$561.91	\$609.65	\$738.19	\$1,850.54	\$3,701.07
Blue Essentials HMO						
Retiree Only	\$220.36	\$243.62	\$263.20	\$319.52	\$703.58	\$1,407.16
Retiree + 1	\$440.71	\$487.23	\$526.41	\$639.04	\$1,407.16	\$2,814.32
Retiree + 2 or more	\$661.07	\$730.85	\$789.61	\$958.55	\$2,110.74	\$4,221.48
New Value PPO						
Retiree Only	\$339.10	\$374.60	\$405.21	\$490.90	\$905.94	\$1,811.88
Retiree + 1	\$678.20	\$749.21	\$810.42	\$981.81	\$1,811.88	\$3,623.76
Retiree + 2 or more	\$1,017.31	\$1,123.81	\$1,215.63	\$1,472.71	\$2,717.82	\$5,435.64

2027 Medicare Premiums (Monthly)						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	10+	5-9
Medicare Advantage Standard PPO						
Retiree Only	\$75.52	\$77.96	\$80.39	\$97.45	\$121.81	\$243.62
Retiree + 1	\$151.04	\$155.92	\$160.79	\$194.90	\$243.62	\$487.24
Retiree + 2 or more	\$226.57	\$233.88	\$241.18	\$292.34	\$365.43	\$730.86
Medicare Advantage Enhanced PPO						
Retiree Only	\$182.42	\$184.86	\$187.29	\$204.35	\$228.71	\$350.52
Retiree + 1	\$364.84	\$369.72	\$374.59	\$408.70	\$457.42	\$701.04
Retiree + 2 or more	\$547.27	\$554.58	\$561.88	\$613.04	\$686.13	\$1,051.56
Medicare Pharmacy-Only						
Retiree Only	\$48.28	\$50.28	\$52.77	\$62.56	\$57.03	\$114.05
Retiree + 1	\$96.55	\$100.55	\$105.54	\$125.11	\$114.05	\$228.10
Retiree + 2 or more	\$144.83	\$150.83	\$158.31	\$187.67	\$171.08	\$342.15

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Open Enrollment—The open enrollment period for:

- Non-Medicare Retirees (pre-65 retirees) is October 12-31, 2026
- Medicare Retirees (post-65 retirees) is November 2-13, 2026

Information regarding open enrollment will be sent to Medicare-eligible retirees directly from Aetna. Non-Medicare retirees should refer to the enclosed benefits guide and letter regarding open enrollment. **If you do not wish to make any changes to your health plan selections for 2027, no action is required.** If you have any questions, we will be hosting information sessions during open enrollment. Please find details below regarding dates and times for these sessions. Remember, you can always call the Employee Benefits team at 210-207-0073 or email AskHR@sanantonio.gov with any questions.

RETIREE GROUP	ENROLLMENT PERIOD FOR MEDICAL, DENTAL, AND VISION	INFORMATION SESSIONS
Medicare Retiree	November 2 – 13	Monday, November 2, 10 a.m. (CST) Please register at https://go.aetna.com/cosaaetna27 Tuesday, November 10, 2 p.m. (CST) Please register at https://go.aetna.com/cosaaetna27 Please note: Registration is not required, but highly recommended as you will receive email reminders about the sessions if you register.
Non-Medicare Retiree	October 12 - 31	Thursday, October 15, 12 p.m. (CST) Enter this address in your browser to join the webinar: https://shorturl.at/YmgIK Webinar number: 2344 682 2013 Join by phone: 1-415-655-0001 Access code: 234 468 22013 Monday, October 26, 2 p.m. (CST) Enter this address in your browser to join the webinar: https://shorturl.at/GGw6p Webinar number: 2341 619 9906 Join by phone: 1-415-655-0001 Access code: 234 161 99906

November Brown Bag



Save the date for the next Brown Bag session! It is scheduled for Friday, November 20 at the Phil Hardberger Park Ecology Center, 8400 NW Military Highway, from 11:30 a.m. to 1:30 p.m. In conjunction with the Brown Bag, RECOSA will also host their annual meeting. Lunch will be provided by Generations Federal Credit Union. Reserve your spot by calling the Retiree RSVP Line at 210-207-7000 or emailing AskHR@sanantonio.gov. **Please RSVP by Friday, November 13.** Be sure to mark your calendars—we look forward to seeing you there!



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